IN THE UNITED STATES BANKRUPTCY COURT

FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

In re Gary L Lynn Debtor

Case No 5:16-bk-05051 JJT

M&T Bank Movant

٧

Gary L Lynn Charles DeHart III Respondents

ANSWER OF DEBTOR TO STAY RELIEF MOTION OF MORTGAGEE

Gary L Lynn (the "Debtor"), by the Debtor's attorney, Robert Spielman, states the following:

- Admitted.
- 2. Admitted.
- Admitted.
- 4. Admitted.
- Denied. No foreclosure proceedings had commenced or had been contemplated prior to the filing date of this petition.
- 6. Denied. The Debtor admits that he is delinquent but denies that the post-petition delinquency has been correctly computed. In any case, the Debtor will cure the post-petition delinquency within a reasonable amount of time. Further, there is at least \$45,000 in equity in this property, and there is no possible way that the interests of the Movant are jeopardized as a result. In addition, this property is being sold, and the closing should occur by the end of this year, and Movant will be paid in full at that time.
- 7. Denied. The Debtor admits that he is delinquent but denies that the post-petition delinquency has been correctly computed. In any case, the Debtor will cure the post-petition delinquency within a reasonable amount of time. Further, there is at least \$45,000 in equity in this property, and there is no possible way that the interests of the Movant are jeopardized as a result. In addition, this property is being sold, and the closing should occur by the end of this year, and Movant will be paid in full at that time.

8. No answer required.

<u>WHEREFORE</u>, the Debtor requests that the Motion be dismissed; and that the Court grant such other relief as is just.

LAW OFFICES OF ROBERT SPIELMAN, P.C.

BY: /s/ Robert Spielman

Robert Spielman PA ID No 21489 29 East Main Street Bloomsburg PA 17815-1485 570-380-1072 FAX 570-784-3429 E-mail bobspielman@yahoo.com

Bloomsburg, Pennsylvania Dated: September 4, 2018

CERTIFICATION OF SERVICE

I, Robert Spielman, 29 East Main Street, Bloomsburg, PA 17815-1485 certify: that I am, and at all times hereinafter mentioned was, more than 18 years of age; that on the date set forth below, I served a copy of the annexed Answer on:

Charles J DeHart III 8125 Adams Ave Hummelstown PA 17036

James C. Warmbrodt, Esquire KML Law Group, P.C. BNY Mellon Independence Center 701 Market Street, Suite 5000 Philadelphia, PA 19106

by first class mail, postage prepaid, addressed as set forth above, or by electronic transmission. I certify under penalty of perjury that the foregoing is true and correct.

LAW OFFICES OF ROBERT SPIELMAN, P.C.

BY: /s/ Robert Spielman

Robert Spielman
PA ID No 21489
29 East Main Street
Bloomsburg PA 17815-1485
570-380-1072
FAX 570-784-3429
E-mail bobspielman@yahoo.com

Bloomsburg, Pennsylvania Dated: September 4, 2018